

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 6829-AG09-0427-079

IN THE MATTER OF:)
)

Title Express, Inc.,)
1025 GOSHEN ROAD)
FT WAYNE, Indiana 46808)
License Number: 2351350)
Respondent)

Austin Howenstine,)
1025 GOSHEN ROAD)
FT WAYNE, Indiana 46808)
License Number: NO LICENSE)
Respondent)

Peter L. Torres,)
1025 GOSHEN ROAD)
FT WAYNE, Indiana 46808)
License Number: 405917)
Respondent)

Type of Agency Action: Enforcement)

FILED

JUN 17 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance (the "Department") and Title Express, Inc, Austin Howenstine, and Peter L. Torres, (collectively referred to as "Respondents"), all resident insurance producers, signed an Agreed Entry (attached as "Exhibit A") which purports to resolve all issues involved in the action by the Department regarding Respondents' licenses, and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

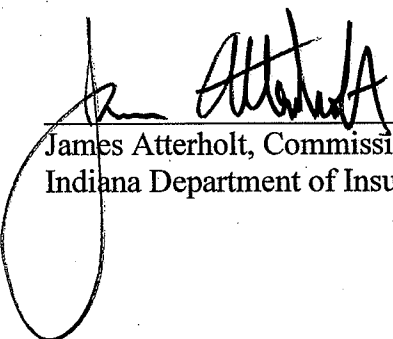
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The

Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner
of Insurance:

1. Respondent Title Express shall pay a civil penalty of one thousand dollars (\$1,000.00) within twenty days (20) of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.
2. Respondent Austin Howenstine shall pay a civil penalty of two hundred ninety dollars (\$290.00) within twenty days (20) of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.
3. Respondent Peter L. Torres shall pay a civil penalty of two hundred ninety dollars (\$290.00) within twenty days (20) of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.

ALL OF WHICH IS ORDERED this 17 day of June, 2009.



James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

Title Express, Inc.,
1025 GOSHEN ROAD
FT WAYNE, Indiana 46808

Austin Howenstine,
1025 GOSHEN ROAD
FT WAYNE, Indiana 46808

Peter L. Torres,
1025 GOSHEN ROAD
FT WAYNE, Indiana 46808
License Number: 405917

Kathy Carr Hulbert
INDIANA DEPARTMENT OF INSURANCE
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